



Order Filed on September 30, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

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In re:

Veronica C. Radgman

Debtor.

Chapter: 13

Case No.: 18-19778-MBK

Hearing Date: July 22, 2020

Judge: Michael B. Kaplan

**ORDER RESOLVING CERTIFICATE OF DEFAULT**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: September 30, 2020**

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Debtor: Veronica C. Radgman  
Case No.: 18-19778-MBK  
Caption of Order: **ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT**

THIS MATTER having been opened to the Court upon the Certification of Default ("COD") filed by Specialized Loan Servicing LLC as servicer for Deutsche Bank National Trust Company, as Trustee for HSI Asset Securitization Corporation Trust 2007-NC1, Mortgage Pass-Through Certificates, Series 2007-NC1 ("Creditor"), and whereas as of September 2, 2020, the total post-petition arrearage due on the underlying loan secured by a mortgage on the property located at 702 Wakefield Road, Neptune, NJ 07753 ("Property") was **\$7,959.22**, it is hereby **ORDERED:**

1. The automatic stay provided under 11 U.S.C. §362(a) and co-debtor stay provided under 11 U.S.C. §1301 shall remain in effect as to Movant's interest in the Property provided that the Debtor complies with the following:

- a. On or before October 1, 2020 and continuing on the first day of each subsequent month thereafter, the Debtor shall cure the entire post-petition arrearage by tendering directly to Creditor six equal monthly payments in the amount of \$1,326.72 each and continuing thereon until the post-petition arrearage is paid in full;
- b. The Debtor shall resume making the regular contractual monthly payments directly to Creditor as each becomes due, beginning with the August 1, 2020 payment and continuing thereon per the terms of the underlying loan; and
- c. Remain current on all post-petition payment obligations, as well as all payments being paid through the Chapter 13 Plan.

2. All payments due hereunder shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, P.O. Box 636007, Littleton Colorado, 80163.**

3. The Debtor will be in default under the Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above Paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.